IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

IN RE:

MILDRED FIGUERAS FIGUEROA
Debtor(s)

CASE NUMBER: 09-02380 SEK

CHAPTER 13 (ASSET CASE)

DEBTORS REPLY TO DORAL BANK MOTION FOR RELIEF OF STAY UNDER 362

TO THE HONORABLE COURT:

COMES now Debtor(s) represented by the undersigned counsel and respectfully Allege(s) and Pray(s) as follows:

- 1. That on April $6^{\rm th}$, 2011, the creditor Doral Bank filed a Motion for Relief From Stay Under 362 based on the fact that debtor was in arrears in the first mortgage loan in the amount of \$4,299.50.
 - 2. Debtors will cure arrears on or before the 362 hearing.
- 3. Based on the abovementioned, it is debtor's contention that Doral Bank motion turns into a moot one.

WHEREFORE, it is respectfully requested from this Honorable Court to GRANT the present Motion, therefore deny Doral Bank Motion for Relief of Stay under 362.

In San Juan, Puerto Rico, this 13th, day of April 2011.

RESPECTFULLY SUBMITTED

/S/Marilyn Valdes Ortega MARILYN VALDES ORTEGA

USDC PR 214711 P.O.Box 195596 San Juan, PR 00919-5596 Tel. (787) 758-4400 Fax. (787) 763-0144 E-mail valdeslaw@prtc.net I HEREBY CERTIFY: That I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notification of such filing to the following:

09-02380-SEK13 Notice will be electronically mailed to:

JOSE RAMON CARRION MORALES newecfmail@ch13-pr.com

MONSITA LECAROZ ARRIBAS ustpregion21.hr.ecf@usdoj.gov

CARLOS E PEREZ PASTRANA (OR) on behalf of Creditor RELIABLE FINANCIAL SERVICES

cperezp@reliablefinancial.com, oriveram@reliablefinancial.com

SERGIO A RAMIREZ DE ARELLANO on behalf of Creditor DORAL BANK sramirez@sarlaw.com

WILLIAM SANTIAGO SASTRE on behalf of Creditor FIRSTBANK PUERTO RICO wsantiago@mpdjlaw.com, dsantiago@mpdjlaw.com

MARILYN VALDES ORTEGA on behalf of Debtor MILDRED FIGUERAS FIGUEROA valdeslaw@prtc.net

I HEREBY CERTIFY: That I have mailed by regular mail to all creditors listed.

09-02380-SEK13 Notice will not be electronically mailed to:

CITIFINANCIAL
ONE CITIBANK DRIVE
SUITE 201
SAN JUAN, PR 00936

CITIFINANCIAL
PO BOX 71328
SAN JUAN, PR 00936-8428

DEPARTAMENTO DE HACIENDA PO BOX 9024140 OFICINA 424 B SAN JUAN, PR 00902

DEPARTAMENTO DEL TRABAJO AVE. MUÑOZ RIVERA 505 HATO REY, PR 00918

DORAL BANK
PO BOX 363814
SAN JUAN, PR 00936-3814

FEDERAL LITIGATION DEPT OF JUSTICE PO BOX 9020192 SAN JUAN, PR 00902-0192

FIA CARD SERVICES
PO BOX 15726
WILMINGTON, DE 19886-5726

FIRST BANK PUERTO RICO
BANKRUPTCY DIVISION
PO BOX 9146
SANTURCE, PR 00908-0146

INTERNAL REVENUE SERVICE
MERCANTIL PLAZA BLDG, ROOM 1014
2 PONCE DE LEON AVE. STOP 27 1/2
SAN JUAN, PR 00918-1693

JC PENNEY
PO BOX 960090
ORLANDO, FL 32896-0090

PR ACQUISITIONS LLC
AMERICAN INTL BUILDING
250 MUNOZ RIVERA AVENUE SUITE 1200
HATO REY, PR 00918

PRA RECEIVABLES MANAGEMENT LLC AS AGENT OF PORTFOLIO RECOVERY ASSOCIATES LLC POB 41067 NORFOLK, VA 23541

RELIABLE FINANCIAL SERVICES PO BOX 21382 SAN JUAN, PR 00928-1382

SAM'S CLUB PO BOX 530942 ATLANTA, GA 30353-0942

SANTANDER FINANCIAL SERVICES, INC. CALLE LOIZA 1863 SAN JUAN, PR 00911

SEARS CREDIT CARDS P.O. BOX 183081 COLUMBUS, OH 43218-3081